

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
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LEISHER, Steven et al.)	Group No.: 3626
)	
Serial No.: 10/607093)	Examiner: RAJIV, J RAJ
)	
Filed: 6/25/2003)	Docket No. PGW/TF.101.P.3
)	

For: METHOD, SYSTEM AND APPARATUS FOR FORMING AN INSURANCE PROGRAM

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

RESPONSE TO RESTRICTION REQUIREMENT

In response to the Office Action mailed July 9, 2008 setting forth a one month shortened statutory period, Applicants respectfully submit the following election without traverse. Applicants submit this Response within two (2) months of that mailing date, thus a fee for a one month extension is deemed necessary and is submitted herewith.

1. ELECTION

Applicants elect the invention of Group I. This election is made without traverse.

The above-identified patent application has been examined for restriction purposes only. The Examiner has set forth the following groups:

- I. (Claims 1-20) Method for forming an insurance plan for an individual or object;
- II (Claims 21-42) Method for providing reduced cost insurance and novel reinsurance policy;
- III (Claims 43-60) Data system for assisting a financial professional and method for preparing a premium financing program report; or